

# Consumer Alert

*Providing consumers with knowledge to make informed decisions*

**A Publication of the South Carolina Department of Consumer Affairs**

**Brandolyn Thomas Pinkston, Administrator**

## Credit, Life, or Debt

Almost 200 Midlands middle, high school, and college students attended the Credit, Life, or Debt Conference on November 16 at the State House.

*Continued on Page 2*



*Left:*  
(L-R) Senator Joel Lourie, Council of Advisors Chair C. Brian McLane, Sr., and Commissioner Wayne Sims look on during the morning welcome.



*Left:*  
Senator Darryl Jackson speaks to the students while they eat their lunch.

## Fraud Alert:

### Be Wary of Unlicensed Health Insurance Plans

Unlicensed insurance companies that offer health plans with inexpensive premiums are preying on individuals searching for affordable health coverage. Lured by the health plan's low price tag, consumers are duped into thinking their medical needs are covered, but are later shocked when the unlicensed insurance company refuses to pay their medical claims.

Consumers can protect themselves by differentiating unlicensed insurance providers from legitimate insurance providers. Many unlicensed plans, sold through insurance agents, claim to be exempt from state insurance regulations and licensing under the Employee Retirement Income Security Act (ERISA) of 1974. However, the only plans exempt from ERISA are those established by an employer for his/her own employees – *not* those marketed to consumers by insurance agents!

**It is imperative consumers do business only with insurance companies and agents licensed in South Carolina.** In order to avoid health insurance fraud, consumers should never sign blank applications or allow an agent to fill out an application for them. Consumers should also retain copies of all paperwork completed or signed, and make sure they receive their insurance policy, *not a copy*, within a reasonable amount of time (usually 30 days).

The South Carolina Department of Insurance maintains a list of all insurers and agents licensed in South Carolina. To view the list log onto [www.doi.state.sc.us](http://www.doi.state.sc.us), or call the department's Office of Consumer Services, at 1.800.763.3467 (toll-free in South Carolina), or (803)737.6180. The office's email address is CnsmMail@doi.state.sc.us.

**Consumer Tip:** How to Save Gas and Increase Your Car Mileage

1. Keep your car healthy: replace air filters, use the proper grade of motor oil and make sure your engine is tuned.
2. Avoid aggressive driving, including rapid acceleration and braking. Starting and stopping at a slower pace saves more gas.
3. Check your tire pressure. Cars with under inflated tires lose several miles per gallon of gas.



Above:

Cindy Coker instructs students about credit during one of the many sessions at the Credit: Life or Debt Conference November 16.

*Credit, Life, or Debt: Continued from Page 1*

The conference, co-sponsored by the Columbia Chapter of Jack & Jill of America and the SC Department of Consumer Affairs, featured guest speakers from the banking, credit card and insurance industries, as well as Senator Joel Lourie, Senator Darryl Jackson, and representatives from the SC Department of Consumer Affairs and Jack & Jill.

During the conference, the students attended workshops that explored four areas of credit, including how to establish and keep good credit, the basic facts regarding the costs of credit, the danger of credit cards and federal and state laws that protect the consumer.

According to SCDCA Administrator Brandolyn Pinkston, the purpose of the program was to “discuss using credit responsibly and wisely” with local students.

During recent years, there has been an increase in the number of credit cards applied for and issued to young adults.

### Questions About a Business?

The South Carolina Department of Consumer Affairs' **Buyer Beware List** has answers. Check the list out [http://www.state.sc.us/consumer/material/buyer\\_beware\\_list.pdf](http://www.state.sc.us/consumer/material/buyer_beware_list.pdf) in order to protect yourself as a consumer of products and services in South Carolina.

You can contact the South Carolina Department of Consumer Affairs at [www.state.sc.us/consumer](http://www.state.sc.us/consumer), (803) 734-4200 or (800) 922-1594 (toll free in South Carolina), or at 3600 Forest Drive, Suite 300, P.O. Box 5757, Columbia, SC 29250.



## Beah's Consumer Buzz

Dear Beah,

Two days ago I bought a new car and took it home, but then realized I really don't want what I bought. I'm going to take it back to the dealership, but I cannot remember exactly how many days I have. Do I have seven or ten days to return the car?

Anxiously waiting,  
Columbia, S.C.

Dear Anxious,

I hate to break it to you, but there is not a specified time in which you can return a vehicle. Unless specifically stated by the car dealer, new and used car sales are final. I suggest you look over all of your paperwork; the dealer may have included a clause stating you have a specific period to return the vehicle, but most likely, unless you previously agreed upon it with the dealer, you will not be able to return the car. Another option is visiting the dealership you purchased the car from originally. Some dealers may work out a deal with you. It is important to remember that even if you do not like the car, you are contractually responsible for paying for it.

Good luck,  
Beah

*If you have a question for Beah, email [Storm@dca.state.sc.us](mailto:Storm@dca.state.sc.us)*

### Consumer Alert:

*A Publication of The  
South Carolina  
Department of  
Consumer Affairs –  
Public Information  
and Education Staff*

**Sherry Gore King**  
*Education  
Coordinator*

**Regenia Gatewood**  
*Public Information  
Education Assistant*

**Anna Albers**  
*Web Coordinator*

**E. Jordan Storm**  
*Editor*

### South Carolina Department of Consumer Affairs Commission

**Mr. Waring Howe, Jr., Esq.** **Rev. Tony Macomson**  
**Chair** **Chair**  
Charleston, SC Cowpens, SC

**Dr. Lonnie Randolph, Jr.** **Mr. Louis Mayrant, Jr.**  
**Vice Chair** **Pineville, SC**  
Columbia, SC

**The Honorable** **Mr. Wayne Keith Sims**  
**Mark Hammond** **Columbia, SC**  
**Secretary of State**  
Columbia, SC

**Ms. Barbara B. League**  
Greenville, SC



## Credit, Life, or Debt Photos Continued:



Above: Kyle R. Grinnage, Mid-Atlantic Regional Director of Jack and Jill of America, Inc., and Rosalyn Frierson, President, Columbia chapter of Jack and Jill of America Inc.



Above: Students gather for lunch behind the State House.



Above: SCDCA employees Carri Grube and Sherry G. King.



Above: Dr. Lonnie Randolph, Vice Chair Commission on Consumer Affairs



Above: Senator Joel Lourie speaks to SCDCA employee Jordan Storm.



Above: Students enjoy packed lunches while they listen to the guest speakers.



Above: Senator Joel Lourie with Dent Middle School students.



Above: Cheryl McClinton, Carri Grube, and Wendy Culler, guest speaker from the Founders Federal Credit Union.